

Debtor: SHERLONDA STANDFIELD SSN: XXX-XX-9258
Joint Debtor: _____ SSN: XXX-XX-
Address: 1013 Evelyn St
Tupelo, MS 38801

CASE NO. 16-13240

Median Income: Above Below

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured and priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

(A) Debtor shall pay \$ 523.00 (monthly, semi-monthly, weekly, or bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

2800 W Main St

Tupelo, MS 38801

(B) Joint Debtor shall pay \$ _____ (monthly, semi-monthly, weekly, or bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

PRIORITY CREDITORS.

Filed claims which are not disallowed are to be paid in full or as ordered by the Court as follows:

Internal Revenue Service: \$ at \$ /month

Mississippi Dept. of Revenue: _____ at _____ /month

Other/ at /month

DOMESTIC SUPPORT OBLIGATION- DUE TO:

POST PETITION OBLIGATION: In the amount of \$ _____ per month beginning _____
To be paid direct, through payroll deduction, or through the plan.

PRE-PETITION ARREARAGE: In the total amount of \$_____ through _____ which shall be paid in the amount of \$_____ per month beginning _____.
To be paid Direct, through payroll deduction, or through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

Mtg pmts to Wells Fargo Home Mortgage Beginning 12/01/2016 @ \$ 597.00 Plan Direct
Mtg pmts to _____ Beginning _____ @ _____ Plan Direct
Mtg pmts to _____ Beginning _____ @ _____ Plan Direct

Mtg arrears to Wells Fargo Home Mortgag Through 11/01/2016 \$ 2,388.00 @ \$ 39.80 /mo
Mtg arrears to _____ Through _____ \$ _____ @ \$ _____ /mo
Mtg arrears to _____ Through _____ \$ _____ @ \$ _____ /mo

Debtor's Initials

Joint Debtor's Initials

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MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: _____ Approx. amt. due: _____ Int. Rate: _____
Property Address: _____ Are related taxes and/or insurance escrowed Yes No

Creditor: _____ Approx. amt. due: _____ Int. Rate: _____
Property Address: _____ Are related taxes and/or insurance escrowed Yes No

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) pursuant to 11 U.S.C. § 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

| CREDITOR'S NAME | COLLATERAL | 910* CLM | APPROX. AMT. OWED | INT. RATE | PAY VALUE OR AMT. OWED |
|--------------------|---------------------------|-------------|----------------------|--------------|---------------------------|
| Santander Consumer | 2011 Lincoln MKS | | \$8,499.00 | \$12,345.00 | 5 |
| Danco Finance | 52 inch RCA HD Flatscreen | | \$1,995.00 | \$800.00 | 5 |
| Title Cash | 2008 Buick Lucerne | | \$856.00 | \$4,554.00 | 5 |

* The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

| CREDITOR'S NAME | COLLATERAL | APPROX. AMT. OWED | PROPOSED TREATMENT |
|-----------------|------------|-------------------|--------------------|
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STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

| CREDITOR'S NAME | APPROX. AMT. OWED | CONTRACTUAL MO. PMT. | PROPOSED TREATMENT |
|-----------------|-------------------|----------------------|--------------------|
| | | | |
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SPECIAL PROVISIONS which may apply to any or all payments to be paid through the plan, including, but not limited to, adequate protection payments:

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GENERAL UNSECURED CLAIMS total approximately \$ 21,854.00. Such claims must be *timely filed* and not disallowed to receive payment as follows: IN FULL (100%), 10 %(percent) MINIMUM, or a total distribution of \$ 2,185.00, with the Trustee to determine the percentage distribution. *Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.*

Total attorney fee charged: \$ 3,200.00
Attorney fee previously paid: \$ 0.00
Attorney fee to be paid in plan: \$ 3,200.00

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent

Attorney for Debtor (Name/Address/Phone/Email)
Catherine Umberger
PO Box 9
Tupelo, MS 38808

Telephone/Fax: _____

Telephone No. 662-841-8844
Facsimile No. 662-680-3178
Email address tlj@mayfieldlawfirm.com

DATED: 10/06/2016

DEBTOR'S SIGNATURE

/s/Sherlonda Standfield

JOINT DEBTOR'S SIGNATURE _____

ATTORNEY'S SIGNATURE

/s/Catherine Umberger

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Effective: October 1, 2011

CERTIFICATE OF SERVICE

I, Catherine Umberger, the undersigned counsel, do hereby certify that I have this day served a true and correct copy of the foregoing **Amended Chapter 13 Plan and Notice to Creditors** via electronic e-mail and/or United States mail, postage prepaid, upon the following:

See attached list of Creditors

DATED: October 6, 2016

/s/ Catherine Anne Umberger

CATHERINE UMBERGER, ESQ

NOTICE TO ALL CREDITORS YOU HAVE 21 DAYS TO OBJECT TO THE AMENDED PLAN BY FILING AN OBJECTION WITH THE BANKRUPTCY COURT AT : UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF MS, THAD COCHRAN U.S. COURTHOUSE, 703 HWY 145 NORTH, ABERDEEN, MS 39730.